

## REMARKS

The Office Action mailed February 7, 2006 has been reviewed and the comments of the Patent and Trademark Office have been considered. Claims 1-4, 7-10, 12 and 13 were pending in the application. No claims have been amended, canceled or added by this response. Therefore, claims 1-4, 7-10 and 12-13 are pending in the application and submitted for reconsideration.

## § 103 REJECTIONS

Claims 1-4 and 7-9 stand rejected under 35 U.S.C. § 103(a) as being rendered obvious by Kintera, Inc.

Applicant respectfully traverses the rejection. The Examiner has not considered all of the limitations of the claims and thus, failed to consider the invention as a whole. "In determining the invention as a whole would have been obvious under 35 U.S.C. 103, we must first delineate the invention as a whole. *In re Antonie*, 559 F.2d 618, 620, 195 USPQ 6,8 (CCPA 1977). Independent claim 1 recites "[a] method of **directly funding projects...**" (Emphasis added). The presently claimed invention allows donors to direct monies to specific individuals for specific projects. This feature is never addressed by the Examiner. Kintera, Inc. ("Kintera"), in contrast to the presently claimed invention, discloses a method of raising funds for nonprofit organizations (NPOs), not allowing donors to direct monies to specific individuals for specific projects. (Kintera, *passim*). Kintera's method is precisely the method Applicant disclosed in the specification as *not* the claimed method. The Kintera method puts control of funding in the hands of the granting organizations rather than the donors. (Specification, page 1, lines 6-17). Thus, Kintera does not disclose a claimed feature of Applicant's invention, allowing donors to direct monies to specific individuals for specific projects. Further, neither Kintera nor the Examiner's Office Action provide any motivation for allowing donors to direct monies to specific individuals for specific projects or even recognize a

need to allow donors to direct monies to specific individuals for specific projects. Therefore, Kintera does not render the claims 1-4 and 7-9 obvious.

Claims 10-13 stand rejected under 35 U.S.C. § 102(a) as being anticipated by or under 35 U.S.C. § 103(a) as being rendered obvious by Kintera.

Applicant respectfully traverses the rejection. Independent claim 10 recites “[a] network based system of direct funding of projects...” As discussed above, Kintera only discloses a method of raising funds for nonprofit organizations (NPOs), not allowing donors to direct monies to specific individuals for specific projects. Kintera does not disclose a claimed feature of Applicant’s invention. Thus, Kintera does not anticipate claims 10-13. Further, neither Kintera nor the Examiner’s Office Action provide motivation for allowing donors to direct monies to specific individuals for specific projects or even recognize a need to allow donors to direct monies to specific individuals for specific projects. Therefore, Kintera does not render the claims 10-13 obvious.

### **CONCLUSION**

In view of the foregoing, it is respectfully submitted that the pending claims are in condition for allowance. Entry of this amendment and an early notice to this effect is earnestly solicited. Should there be any questions regarding this application, the Examiner is invited to contact the undersigned at the number shown below.

The Commissioner is hereby authorized to charge any additional fees that may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 50-2228. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 50-2228. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby

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petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions  
fees to Deposit Account No. 50-2228.

Respectfully submitted,

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